

United States Bankruptcy Court
Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101

Case No. 09-14655-SJS

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael John Kidwell
301 31st #301
Seattle, WA 98122

Social Security/Individual Taxpayer ID No.:

xxx-xx-8726

Employer Tax ID/Other nos.:

DISCHARGE OF DEBTOR

The Debtor(s) filed a Chapter 7 case on May 14, 2009. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: August 19, 2009

Samuel J. Steiner
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0981-2
Case: 09-14655

User: admin
Form ID: bl8

Page 1 of 1
Total Noticed: 24

Date Rcvd: Aug 19, 2009

The following entities were noticed by first class mail on Aug 21, 2009.

db	+Michael John Kidwell,	301 31st #301,	Seattle, WA 98122-6317
tr	+Nancy L James,	15008 63rd Dr SE,	Snohomish, WA 98296-4213
cr	American Express Bank, FSB,	c/o Becket and Lee LLP,	POB 3001, Malvern, PA 19355-0701
951737064	+Allied Interstate,	P.O. Box 361774,	Columbus, OH 43236-1774
951737065	+Annemarie & Vagn Jacobsen,	11850 Sunrise Dr NE,	Bainbridge Island, WA 98110-1380
951737068	+Chase/Country Wine,	P.O. Box 15298,	Wilmington, DE 19850-5298
951737070	+CitiMortgage,	P.O. Box 689196,	Des Moines, IA 50368-9196
951737071	+Countrywide,	P.O. Box 650070,	Dallas, TX 75265-0070
951737072	+Direct TV,	P.O. Box 78626,	Phoenix, AZ 85062-8626
951737073	+Genesee Fuel & Heating,	P.O. Box 3537,	Seattle, WA 98124-3537
951737074	+Home Depot/Citi Cards,	P.O. Box 9057,	Gray, TN 37615-9057
951737076	+John B. Carpenter, DDS,	620 Main St NE,	Auburn, WA 98002-5602
951737077	+Kitsap County Federal CU,	P.O. Box 990,	Bremerton, WA 98337-0215
951737078	+Lowe's,	P.O. Box 2510,	Tuscaloosa, AL 35403-2510
951737081	+Sears, Bankruptcy Dept.,	7920 NW 110th St,	Kansas City, MO 64153-1270
951737082	+Shell Card,	P.O. Box 689151,	Des Moines, IA 50368-9151
951737083	+VMC Clinic Network,	3600 Lind Ave SW #100,	Renton, WA 98057-4970

The following entities were noticed by electronic transmission on Aug 20, 2009.

tr	+EDI: QNLJAMES.COM Aug 19 2009 21:14:00	Nancy L James,	15008 63rd Dr SE,
		Snohomish, WA 98296-4213	
smg	EDI: WADEPREV.COM Aug 19 2009 21:13:00	State of Washington,	Department of Revenue,
		2101 4th Ave, Ste 1400,	Seattle, WA 98121-2300
951737066	+EDI: BANKAMER.COM Aug 19 2009 21:08:00	Bank of America,	4161 Piedmont Prkwy,
		Greensboro, NC 27410-8119	
951737067	+EDI: CAPITALONE.COM Aug 19 2009 21:08:00	Capital One - Bankruptcy,	P.O. Box 5155,
		Norcross, GA 30091-5155	
951737069	+EDI: RMSC.COM Aug 19 2009 21:08:00	Chevron,	P.O. Box 5010, Concord, CA 94524-0010
951737075	+EDI: RMSC.COM Aug 19 2009 21:08:00	JC Penney/GE Money Bank,	Attn: Bankruptcy Dept.,
		P.O. Box 103104,	Roswell, GA 30076-9104
951737079	+EDI: TSYS2.COM Aug 19 2009 21:08:00	Macy's,	P.O. Box 8066, Mason, OH 45040-8066
951737080	+E-mail/Text: bkclaw@qwest.com	QWest,	P.O. Box 12480,
		Seattle, WA 98111-4480	
951737081	+EDI: SEARS.COM Aug 19 2009 21:08:00	Sears, Bankruptcy Dept.,	7920 NW 110th St,
		Kansas City, MO 64153-1270	

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2009

Signature:

